

## CLAIMS

We claim:

1. A computer implemented method for generation of a set of required  
 5 procedures for processing a mortgage loan using an Internet based system having  
 a client loan origination system electronically coupled to an automatic compliance  
 engine, the method comprising the acts of:

- the automatic compliance engine receiving a request to process a mortgage  
 loan from the client loan origination system;
- 10 • the automatic compliance engine generating a plurality of tasks, the tasks  
 comprising actions required to process the mortgage loan, including tasks  
 required by applicable federal or state law; and
- the automatic compliance engine distributing one or more of the tasks to the  
 client loan origination system.

2. The computer implemented method for automated processing a  
 mortgage loan of claim 1 comprising the additional act of the automatic  
 compliance engine monitoring completion of the plurality of tasks whereby a  
 report of completion of all required tasks can be generated.

3. The computer implemented method for automated processing of a  
 mortgage loan of claim 1 comprising the additional act of the automatic  
 compliance engine authenticating a person submitting the request to process a  
 mortgage loan.

4. The computer implemented method for automated processing of a  
 mortgage loan of claim 1 wherein the plurality of tasks required to process the  
 mortgage loan are based upon mortgage loan related laws and regulations  
 comprising Federal, State, local and professional regulations and requirements  
 and implementing instructions relating to mortgage loan processing.

5        5    The computer implemented method for automated processing of a mortgage loan of claim 1 wherein the client loan origination system communicates with the automatic compliance engine using an XML format according to an application programming interface (API) controlled by the automatic compliance engine.

10        6.   The computer implemented method for automated processing of a mortgage loan of claim 1 wherein the client loan origination system communicates with the automatic compliance engine using a web page developed for use with the automatic compliance engine.

15        7.   An apparatus for automated processing of a mortgage loan comprising:

- an automatic compliance engine having logic mechanisms programmed to generate a plurality of tasks, the tasks comprising actions required to process the mortgage loan, including tasks required by applicable federal or state law;
- the automatic compliance engine coupled electronically to a client loan application system;
- the automatic compliance engine having communications devices for receiving a request to process a mortgage loan from the client loan application system; and
- the automatic compliance engine having additional logic mechanisms programmed to electronically distribute one or more of the tasks to the client loan application system.

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25        8.   The apparatus of claim 7 further comprising electronic logic devices in the compliance engine programmed to monitor completion of the plurality of tasks and to generate a report of completion of all required tasks.

30        9.   The apparatus of claim 7 wherein the compliance engine communicates with the client loan application system using an XML format according to an API controlled by the compliance engine.

10. The apparatus of claim 7 wherein the plurality of tasks generated by the compliance engine which are required to process the mortgage loan are based upon mortgage loan related laws and regulations comprising Federal, State, local  
 5 and professional regulations and requirements and implementing instructions relating to mortgage loan processing.

11. An apparatus for automated processing of a mortgage loan comprising:

- means for receiving a request to process a mortgage loan from a client loan application system;
- means, coupled to the means for receiving a request to process a mortgage loan from a client loan application system, for generating a plurality of tasks, the tasks comprising actions required to process the mortgage loan, including tasks required by applicable federal or state law; and
- 15 • means, coupled to the means for generating a plurality of tasks required to process the mortgage loan, for electronically distributing one or more of the plurality of tasks to the client loan application system.

12. In a network having a user node including a browser program coupled  
 20 to said network, said user node under the control of a client loan application system for providing requests for information and providing mortgage loan application related commands on said network, a network node comprising:  
 a mortgage loan processing server node responsive to a request from said user node to process a mortgage loan, whereby said mortgage loan processing server  
 25 node provides a first mechanism for generating a plurality of tasks, the tasks comprising actions required to process the mortgage loan, including tasks required by applicable federal or state law; and provides a second mechanism coupled to the first mechanism, for distributing one or more of the plurality of tasks to the user node.

13. The network node of claim 12 wherein the mortgage loan processing server node provides a third mechanism to electronically communicate with the user node using an XML format for an API controlled by the mortgage loan processing server node.

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14. The network node of claim 12 wherein the actions required to process the mortgage loan are based upon mortgage loan related laws and regulations comprising Federal, State, local and professional regulations and requirements and implementing instructions relating to loan processing.

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15. A computer program product stored on a computed useable medium, comprising;

- a first computer readable program mechanism for receiving a request to process a mortgage loan from a client loan application system;
- a second computer readable program mechanism for generating a plurality of tasks, the plurality of tasks comprising actions required to process the mortgage loan, including tasks required by applicable federal or state law; and
- a third computer readable code mechanism for distributing one or more of the plurality of tasks to the client loan application system.

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16. The computer program product of claim 15 comprising a fourth computer readable code mechanism for monitoring completion of the plurality of tasks whereby a report of completion of all required tasks can be generated.

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17. The computer program product of claim 15 wherein the plurality of tasks required to process the mortgage loan are based upon loan related laws and regulations comprising Federal, State, local and professional regulations and requirements and implementing instructions relating to mortgage loan processing.

18. The computer program product of claim 15 wherein the communications with the client loan application comprises messages containing data in XML format.

18. The computer program product of claim 15 wherein the communications with the client loan application comprises messages containing data in XML format.